

## DECLARES TREASURY UNSAFE

Nation's Financial Welfare, Says O. B. Stickney, Demands Its Abolition.

## ADVOCATES A CENTRAL RESERVE BANK

Treasury, However, Is Integral Part of System and Must Stand Until Its Legitimate Substitute Is Established.

CHICAGO, Dec. 14.—The bankers of Chicago were given a banquet by the Merchants' club tonight. In addition to speeches by ex-Comptroller James H. Eckles, president of the Commercial National bank, and President James B. Foreman of the First National bank, there was one by A. B. Stickney, president of the Chicago Great Western bank and institutions, who was the principal guest of the evening. Mr. Stickney's subject was "The Central Reserve Bank."

He contended that a central reserve bank would not and could not become a monopoly, extending its branches to every village and driving every other bank out of business. The necessity of keeping 40 per cent of reserve would render it incapable of competing, except in the larger transactions, with the other banks, which would carry no more than 5 to 8 per cent of reserve. The reserve, he said, is the regulation of the banking business.

As a matter of fact, he went on to say, the Bank of England has only eleven branches, while the other banks in England, Scotland and Wales have 4,921 branches. The banking business outside of London is entirely in the possession of the other banks. Some of the other banks, both in and out of London, in point of deposits, rival the Bank of England and in the matter of loans outstrip it.

## Must Abolish Treasury.

"It is my conviction," he said, "that there is no safety, and can be no safety, to financial affairs in the United States until the treasury is abolished; but, at the same time, we must not close our eyes to the fact that it has become an integral part of the banking system and cannot be safely destroyed until a central reserve bank has been developed. Otherwise, the duty of protecting the gold reserve from exportation would fall upon a set of national and 5,645 state banks and institutions. The impossibility of more than 5,000 separate banks protecting the gold reserve against exportation would of itself necessitate a central reserve bank, to which would be delegated the sole responsibility of protecting the reserve."

"It is my conviction that if the restrictions of the American banking laws were repealed and banking made free there would be developed in the United States a banking system on the lines of the Scotch-English system. In process of time one of the country's branch banks would demonstrate its fitness, and solely by reason of its superior fitness—not by force of legislation—it would be selected by the other banks as the central reserve bank."

## Controlled by Natural Laws.

"A bank thus evolved, it may be assumed, would be fit both in respect to financial responsibility and in respect to the character and capacity of its directors and managers, for the government to enter into the ordinary relationship of customer and bank. Such is the central bank which I advocate—a bank produced by evolution and controlled by the natural laws of trade, instead of a bank controlled by partisan, ill-considered and compromise legislation."

"Under free banking laws many, and perhaps a majority, of the present banks would continue to conduct local, independent banks for an indefinite period. Being free, they could continue their independent banks as long as they saw fit. More than 14 per cent of the banks of England have not branches."

## Prejudice Due to Misconception.

"Candor compels me to admit that there is and has been ever since the destruction of the old United States bank, which was an entirely different type from the modern central reserve bank, a strong prejudice in the American mind against a central bank. But it is my conviction that this prejudice grows out of a misconception of the modern central reserve bank and its functions and powers and I have that confidence in the intelligence of the people which leads me to believe that they are capable of rising above these prejudices when they understand the facts."

"The economic propositions in regard to the use of silver as the standard of value involved in the political campaign of 1896 were much more difficult of comprehension and encountered the strong prejudices of probably a majority of the voters, but after the fallacies were explained, the cause of sound money was easily triumphant. It is my conviction that another campaign of education would make the proposition of free banking possible of realization."

## SETTLEMENT STILL PENDING

No Agreement Yet Reached Between Chili and the Argentine Republic.

WASHINGTON, Dec. 14.—The Chilean charge d'affaires, Mr. Infante, received a cablegram today from the Chilean Foreign office stating that an answer had been delivered yesterday to Argentina's latest note and that the Chilean government was confident of an amicable settlement. Mr. Infante has received a number of dispatches from his government since the crisis began, all of them minimizing the seriousness of the trouble and asserting that peace would be maintained.

Dr. Garcia Merou, the Argentine minister, received no dispatches from his government today. Neither the representatives of Argentina or Chili have any knowledge of formal overtures being made by the United States for the exercise of good offices, nor has either of the two governments made

request for the friendly offices of any outside power.

Although the public expressions of those occupying public positions are naturally optimistic there is reason for believing the situation more grave than the officials are willing to admit. On the part of Argentina it appears to be certain that it will maintain the stand it has heretofore announced to Chili. It is said that in previous controversies between these countries Chili has usually carried its points by the aggressiveness of its course, but in the present instance those well versed in Argentine affairs declare that there will be no concession nor compromise brought about through Chili's aggressiveness and its show of military strength.

There is reason to believe that this view has been made known to the government of the United States, and it leads the officials here to the belief that the present situation involves possibilities of danger and possibly war.

## MRS. DEACON AND DAUGHTER

Gossips Pick Lord Hope and Crown Prince as Their Possible Husbands.

(Copyright, 1901, by Press Publishing Co.) LONDON, Dec. 14.—(New York World Cablegram—Special Telegram.)—Miss Gladys Parker-Deacon, who is the most sensational beauty in Europe, has known for a long time that the young crown prince of Germany was desperately smitten with her. She has been in London two months ago, as was cabled in these dispatches at the time. When he was leaving he gave her an exquisite diamond ring.

There is a rumor now that quite likely he wrote her formally proposing marriage. Such a union could only be morganatic and in any case the Kaiser would not hear of it. The crown prince, who had recently returned to resume his studies at the University of Bonn, has been taken away within the last fortnight under a plea of ill health. Probably he is lovelick. Probably also the Kaiser has heard of his proposal and wants to get him under control.

Society has talked much for some time of the possibility of Lord Francis Hope marrying again. At first rumor had it that he had chosen the beautiful Miss Deacon as the bride, but later and more trustworthy news is that it is Mrs. Parker-Deacon who is honored by his choice. It would be strange indeed, if the woman who some years ago was the heroine of a strange, tragic story, should eventually stand in the shoes May Yohs had kicked off. If Mrs. Deacon had so chosen she might have been a much richer woman than she is. When Mr. Abell was dying before her eyes from a wound inflicted by her husband he made an effort to will her a large sum of money. The bequest was not legal, but the family offered to respect his wishes if she would sign a document acknowledging that she had received the amount. That she would not do, so she lost the money.

## REJECTS THE CARNEGIE PLAN

President Roosevelt, it is said, Will Not Accept Bond Endowment.

WASHINGTON, Dec. 14.—It is said to be definitely decided that President Roosevelt will not accept the offer of Mr. Andrew Carnegie of \$10,000,000 of bonds of the United States Steel corporation for the purpose of founding an institution for higher education in this city. The views of prominent senators and representatives, as they have been given to the president, are practically unanimous against the acceptance of the offer in its present shape.

The provision attached to the offer that the government shall hold the bonds for a term of years is considered especially objectionable. The president, however, is very hopeful that an adjustment can be made by which Mr. Carnegie will convert the bonds which he tendered into cash or United States bonds and that the gift can be then accepted in that shape.

## HOBBSON REGRETS CRITICISM

In Brief Statement He Says Schley Is Most Worthy Officer.

BLOOMINGTON, Ind., Dec. 14.—Naval Constructor Richard P. Hobson, who lectured here last night, in reply to a question regarding his opinion of the verdict of the Schley court of inquiry said:

"I would plead to be excused. I am sorry to see so worthy a man and officer as Admiral Schley thus criticized. I am sure he did his full duty as he thought, for, as I have said, he was a most worthy officer. I deeply respect, not only Admiral Schley, but each member of the board that heard the case, but I am in a position that I can not express myself as to the justification of the court's findings. It is a very unfortunate matter for all concerned."

## TRAFFIC ENTIRELY BLOCKED

Rear-End Collision Causes Disaster on the Pennsylvania Road.

PITTSBURGH, Pa., Dec. 14.—Alarming reports from Layton, on the Baltimore & Ohio railroad forty-five miles east of here tonight, made it appear that the town was in danger of being cut out by fire. An entire fire company was sent from here to assist in extinguishing the flames, but on arriving there found that ten cars loaded with coke were on fire on the main track, the result of a rear-end collision. At midnight the fire was still raging, completely blocking traffic. Railroad officials say the road will be cleared before 5 o'clock in the evening.

## BELKNAP AGREES WITH DEWEY

Venerable Commander Says Latter's Report Is Just and Proper.

BOSTON, Dec. 14.—Rear Admiral Belknap, U. S. N., retired, who is at the head of the Massachusetts Nautical school, declined to discuss the finding of the court of inquiry in the case of Rear Admiral Schley at the hearing when seen today. He did, however, furnish a brief statement in writing, which follows:

## POINTED PARAGRAPHS.

The cream of society in Boston is probably cold cream. Occasionally love is the beginning of a job lot of trouble.

Order is heaven's first law, but it is the disorder in the world that enables the lawyers to get three square meals a day.

After all, the only thing really worth living for is old age.

A man never has any use for another man who is as vain as himself.

Wisdom is the art of being away from home when a neighbor calls to borrow something.

An Ohio satirist has invented a new system of wireless telegraphy. He proposes to place a line of wooden posts in a row and commit the message to the first one as a secret.

## KILLING OFF MANY BOERS

Deadly Work of British Reconcentration in South Africa.

## MUCH LIKE SPAIN'S WORK IN CUBA

Kitchener's Tale of Boer Inhumanity Is Intended to Offset the Odium Incurred by English Methods.

(Copyright, 1901, by Press Publishing Co.) LONDON, Dec. 14.—(New York World Cablegram—Special Telegram.)—The British reconcentration in Cuba is bearing its legitimate fruit. The delayed mortality reports from the Boer concentration camps for October and November, issued today, show 3,156 deaths of whites in October, of which number 2,632 were children, and 2,807 deaths of whites in November, of which 2,271 were children. This makes the total number of deaths for the last six months 13,941, or a death rate approximately 253 per year per thousand. Among the colored persons there were 1,308 deaths in two months.

Today's Blue Book contains the government's plans for breaking up the camps, as recently outlined in the speeches of the war secretary, Mr. Broderick, and the reports of medical officers, blaming the death rate on the filthy habits of the Boers, the concealing of diseases, the feeding of babies on meat, heavy bread and stewed black coffee, and the admission to the camps of half-starved refugees riddled with disease. In one instance a batch of refugees brought in eight moribund cases and three babies.

Lord Kitchener's recent tale of alleged Boer inhumanity to the wounded and the natives was prepared for an effect of the odium incurred by the deadly concentration policy, but with the exception of a few isolated cases, such as are unavoidable in any war, these charges entirely fail of their intended effect.

The cardinal difference is that the concentration camp in humanity's name is a deliberately adopted policy of the British cabinet, whereas, the Boer inhumanity consists of isolated acts of individuals, who, when caught, have been punished by the Boer leaders.

## STOP WRITING TO KAISER

Emphatic Order Issued by Minister of Education to the Children.

(Copyright, 1901, by Press Publishing Co.) BERLIN, Dec. 14.—(New York World Cablegram—Special Telegram.)—Ever since the present Kaiser came to the throne it has been a practice among German school children to address him on all sorts of questions in which they are interested. At first he was kind enough to make selections of these letters and do his best to meet the wishes of his young petitioners, but as the years passed the petitions multiplied and became a nuisance. In the last six months hundreds of boys have written begging for articles of uniform or for old-fashioned weapons, while many girls have asked for the Kaiser's photograph with his autograph.

The minister of education has now sent a circular to all school teachers in Prussia begging them to inform their pupils that as the letter writing to the Kaiser must cease and that if it does not cease it will be visited with condign punishment.

## SEEKS BURIED MILLIONS

Russian Officer of Engineers Believes He is on the Track of Fabulous Wealth.

(Copyright, 1901, by Press Publishing Co.) ST. PETERSBURG, Dec. 14.—(New York World Cablegram—Special Telegram.)—A Russian officer of engineers has gone to Kieff to seek treasure worth \$4,000,000, said to be buried in the monastery of Potchajowski. While hunting through old papers he came upon evidence that certain Russian families now extinct and some monks had collected this treasure during Napoleon's invasion and buried it in the monastery. He even found a plan of the spot where the treasure was buried. The monastery has agreed to let him have one-third of the treasure found and digging will begin as soon as the bishop gives permission.

Marie Swanson, Harpist, \$29 S. 18th st. ON THE MISSOURI.

A Western Pilot Gives New Yorkers a Few Tips.

They were seated on a tugboat at the foot of Broad street, relates the New York Herald, talking shop, as pilots will, three of them explaining to the fourth, who wore a broad-brimmed soft felt hat and a west-ern air, the dangers and difficulties of piloting in New York bay and along the neighboring coasts.

"You fellows don't really know what piloting is," answered the westerner, without the water he was being told and cussed. "You tell very fine stories indeed, but it is all child's play with you. You know what the water is like, but you don't know the land, and you have your charts and compass. That's just too easy."

"How would you like to pilot where you can't tell what the current is from one minute to another, where the depth of the water is not the same from one hour to another, where the channel shifts while you are watching it, where the land is so close that you can't see the shore until you are within a few rods of it, and where you have to be on your toes all the time?"

"There is no making a chart under those conditions, and yet that is what we have out on the Missouri. You fellows just don't know what piloting is. Why, the very last time I came down that muddy old stream at places I found it running north where it had been running south when I went up, and heading east where before it had been going west."

"The current, quicksands and loose soil don't make very substantial banks, and when you go to sleep at night you can't tell where the river will be in the morning. Piloting under those conditions is a trick that you people know nothing about."

"The first time I went up the Missouri I found Omaha directly on its bank, and the next time I went up the river it was a mile from the river. Sometimes its channel is in the middle, sometimes on one side, sometimes on the other, and sometimes every place and sometimes no place."

"The river is a regular juggler, tossing Nebraska and Iowa back and forth regardless of consequences. It is now working into Iowa and heading up Nebraska, and it will show you where wilds are necessary to pilot a boat, because charts and tables and compasses are no more use to you for navigation purposes than a dream and a multiplication table and a sun dial."

## Want Act Readopted.

CRIPPLE CREEK, Dec. 14.—At a mass meeting of members of the labor union here tonight resolutions were adopted demanding the re-enactment of the Chinese exclusion law with an amendment to cover Japanese. Herman Bell of the Roosevelt Ridge Road presided. Among the speakers was former Congressman Glover of Missouri.

## THE SNUFFING HABIT.

Many Women Addicted to the Use of Powdered Tobacco.

For the fiscal year ending July 1, 1901, revenue tax was paid on snuff consumed in the United States to the extent of 16,891,000 pounds. For the fiscal year of 1900 consumption was 14,877,000. This shows an in-

crease in production of 1,774,000 pounds.

Some idea of what this means, says the Brooklyn Eagle, may be gained when it is learned that snuff is consumed in one-quarter of a pound per person per year. An ounce is sufficient for a week. In the course of a year, therefore, he will use only a little over three pounds, so that the consumption of 16,891,000 pounds annually means that there are 3,546,000 people in the United States who use tobacco in this form.

Phil's 5 per cent of all the snuff used in the United States is sold, says of Mason and Dixon's line, a fact which means to the nation that it is an entirely different matter. The ordinary man or woman of cleanly habits can regard any feature of it but with feelings of repugnance.

There are four methods of using snuff adopted by the working women and girls of this country. They are dipping, rubbing, chewing and snuffing. Dipping is practiced mostly in the south, while New England and the middle states claim the greatest number of votaries of the rubbing habit.

Chewing is a custom that only the unsober and the amateur indulge in. While snuffing is also in great vogue in the eastern states. The dipping process is very simple. By means of a piece of card or paper a pinch of snuff is taken from the can or package and dipped into the mouth, where it is held until the saliva has formed a ball and allowed to rest in its place until its strength has been entirely extracted, when it is ejected.

Snuffing consists of the dipping, with the addition of the manipulation of a chewing process, which helps to extract the strength and flavor from the snuff. The dipping alone in use in these mills, where cotton waste is easily obtainable. The mill girl or woman takes a small quantity of the material, moistens it slightly with oil or wintergreen, pepper or other flavored essence purchased at a drug store. The damp waste is then dipped into the snuff and the gum rubbed along the lower teeth and gums before it is rolled into a ball and allowed

to rest in the usual sheltered nook between the lips and gums.

The employees of New England the choice of flavors varies. Sometimes the manufacturers use a strong flavoring, and then the habitual users of that particular kind are satisfied to dispense with their own essences. Spirits of camphor, oil of wintergreen, and oil of peppermint are all popular, and then the flavoring is incorporated into the snuff and sold at the same price as its consumption increases.

The use of the flavored snuff is said to be confined largely to women. Men, addicted to the habit and they are few—prefer the stronger varieties. These are effects of the snuff used in a way that are strong in their condemnation of the health of the female operatives. They say that its use dulls the senses of the victim almost to the point of insensibility, and other narcotic. If this be true it is a cheap form of distraction, for a cent's worth of snuff is generally enough to last for several days.

## It Is Everywhere.

If you belong to the great army of sufferers from indigestion you can realize what a national calamity it is that three-fourths of the American people are in the same ranks.

It is easy enough to moralize on what brought about this terrible condition,—high living, poor living, fast eating, improper eating, worry, strain and a host of other things. But the great question is, What are we going to do about it and how are we going to overcome its terrible effects?

## Couldn't Live without One.

The whole trouble lies in the stomach, that plain enough. But we can't afford to remove the stomach and we can't afford to let it be destroyed by disease. It is the most important organ of the body and we couldn't live without it.

The stomach prepares the food for making the blood that nourishes every organ and tissue of the body. Without good, rich blood the heart becomes weak, the lungs break down, the liver becomes choked and the kidneys are strained beyond endurance. There is no disease, except the consequence of injury, that is not directly caused or aggravated by disorders of the stomach.

## We Must Give It a Rest.

But what are we going to do when the stomach is completely tired out and can no longer digest food? We must not allow our bodies to become saturated with the poisonous materials formed by the fermentation of undigested food that would be followed by serious and probably fatal results; and we must not wreck the nervous system by the tortures of indigestion. We must give the stomach rest. But how are we going to do it?

"Nearly every month for years I was attacked with gastralgia, an agonizing form of indigestion. I commenced using KODOL DYSPEPSIA CURE and it gave instant relief. Now I have not had an attack for five months."—J. B. Evans, Harrisburg, Pa.

"My family physician recommended me to use KODOL DYSPEPSIA CURE for chronic indigestion that had tortured me for years. Formerly I couldn't eat anything or drink a glass of water without distress. Now I can eat and drink whatever I want."—Mrs. R. F. Buffington, Xenia, Ill.

"I had stomach trouble for years, often so bad I had to abandon business. I tried physicians and all kinds of medicine. I commenced using KODOL DYSPEPSIA CURE and received immediate relief and less than two bottles of it effected a permanent cure."—G. R. Colbath, Alpena, Mich.

Prepared at the laboratory of E. C. DEWITT & Co., Chicago, 50 cts. and \$1. a bottle. The large size contains 24 times the small size.

## The Common Sense Method.

To absolutely cure dyspepsia and restore the digestive organs to health, we must give the stomach complete rest and give the body a plentiful variety of good nourishment and at the same time supply reconstructive materials to be used in repairing the worn out structures.

To devise a method of accomplishing these things has been a perplexing problem, and its solution marks a new era in the treatment of dyspepsia.

Skilled physicians failed to cure me. I commenced using KODOL DYSPEPSIA CURE and it gave instant relief. Now I have not had an attack for five months."—J. B. Evans, Harrisburg, Pa.

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## Only Art Line

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Oil Paintings half price.

Etchings one-third off.

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graphs at prices ranging from

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Great lot of Pictures from

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Over 5,000 hand made frames

in every design, from 25c up,

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Artists' Materials at reduced

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Same Piano Prices

Coupled With the Quality, Defies Competi-

tion—Compare.

All the pianos go. Think of the opportunity of getting a Knabe, Kimball, Hallett & Davis, Krancich & Bach, Schumann, Clark, Whitney, Hume, Cable and the many other well known pianos at prices which are so low this is paralyzing competition.

Think of the best pianos the world produces at prices like this: \$45.00, \$75.00, \$95.00, \$105.00, \$125.00, \$147.00, \$159.00, \$168.00, \$195.00, \$210.00, \$228.00, \$240.00, \$268.00, \$283.00 and up, on terms of \$5.00 to \$25.00 down and \$5.00 to \$15.00 per month.

In regard to you will find such well known makes as Kimball, Hoespe, Burton, Imperial, Burdette, Essey, Ithaca and others at this kind of prices: \$6.00, \$18.00, \$23.00, \$27.00, \$39.00, \$47.00, \$52.00, \$58.00, \$65.00 on terms of from \$1.00 to \$5.00 down and \$1.00 to \$4.00 monthly payments.

Stools and scarfs will go at half off when perfect. Some stools for 25 cents.

Remember, every instrument is clean, dry and new. Every piano carries the factory as well as our guarantee (excepting a few which are sold at away prices on account of direct damage). YOU TAKE NO CHANCES. Our word, our writing, our reputation is at stake. Examine this most extraordinary sale of the best pianos and organs and most convenient terms ever offered, before it's too late.

PIANOS AND ORGANS SOLD ON EASY PAYMENTS.

A. HOSEPE, 1513-1515 Douglas.

# Digests what you Eat

## Dyspepsia Cure

It Is Everywhere. One way of Doing It. How It Was Accomplished.

We can stop eating. Some people have been forced to do it for awhile, and a few have deliberately tried to do it. A few years ago one man ate and drank without eating for forty days and nights; but at the end of that time he was little more than skin and bones.

## The Other Way.

It is evident that we can't live without food and we can't maintain good health any length of time on half rations. When the stomach is weary and refuses to work, we must devise some plan besides starvation to give it a rest. There is only one other way, and that is to do the stomach's work for it.

There are a great many preparations that can be taken immediately after eating that will aid the digestion of food. Some of them help digest starchy foods, such as bread and potatoes and cereals; others help digest albuminous and nitrogenous foods, such as eggs and meat and cheese. Most of these preparations are good as far as they go, but they do not go far enough. Nature demands a generous and varied diet, and everything we eat must be thoroughly digested. Partial digestion may relieve for a time, but it cannot cure dyspepsia.

Record Seems Remarkable.

The result has been more than it at first seemed possible to accomplish. The preparation formed on these principles, known as KODOL DYSPEPSIA CURE, has been used by many thousands of dyspeptics, and in every case it afforded almost instant relief, and its continued use never failed to bring about complete recovery, even in the worst cases after everything else had failed. This record seems remarkable; but it is only a natural result of the composition and properties of this preparation.

## It Digests what You Eat.

KODOL DYSPEPSIA CURE digests what you eat and allows you to eat all the good, wholesome food you want. If you are suffering from indigestion you will be surprised at the speedy relief it will give you. If your case is of long standing it will require a reasonable time to effect a cure; for Nature cannot replace worn out tissues with new ones by magic. But when, by the use of this preparation, the stomach is given absolute rest, and abundant nourishment and reconstructive materials furnished, recovery is certain and permanent.

Skilled physicians failed to cure me. I commenced using KODOL DYSPEPSIA CURE and it gave instant relief. Now I have not had an attack for five months."—J. B. Evans, Harrisburg, Pa.

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## Cures all stomach troubles

## HOSPE'S SALE

## The Attraction of City and State.

Ever since the fire this house has been crowded with piano buyers, organ buyers, painting and picture buyers, buyers for unusual investments. Proving conclusively that what we advertise we carried out, and that was